



THE USAA
EDUCATIONAL
FOUNDATION®

PERSONAL SAFETY

child passenger safety

our mission

The mission of The USAA Educational Foundation is to help consumers make informed decisions by providing information on financial management, safety concerns and significant life events.

table of contents

Installing Child Safety Seats.....	02
Rear-Facing Seats.....	04
Forward-Facing Seats.....	06
Belt-Positioning Booster Seats	08
Seat Belt Systems.....	09
Basic Safety Tips.....	10
Avoid These Dangerous Mistakes.....	11
Children & Airbags.....	12
Match The Child To The Vehicle.....	13



installing child safety seats

THE Bottom LINE

A certified child passenger safety technician can check the installation of your child safety seat and answer questions. Contact the National Highway Traffic Safety Administration (NHTSA) for more information.

Child safety seats are required by law in every state because they provide the best protection for infants and young children. However, correctly installing a child safety seat can be challenging, especially with the wide variety of restraint systems, vehicle belt systems and passenger vehicles available on the market today.

Select & install the right seat

It's important to follow these guidelines:

- 1 Select a child safety seat based on your child's age and size.
- 2 Always refer to the child safety seat instructions and vehicle manufacturer's instructions for weight limits, proper use and installation.
- 3 Avoid seats that are too old. All manufacturers are required to include the model number and manufacture date on each seat they produce. It can be found on a label attached to the restraint, usually on the bottom or the side of the seat. Most manufacturers recommend replacing any child safety seat over 6 years old.
- 4 New child safety seats have a registration card. Register your child's safety seat with the manufacturer so you can be notified of any recall. To register, mail your registration card to the manufacturer, or register on the manufacturer's website.

child restraint recommendations



Newborns — 12 months

Children under the age of 1 should always ride in a rear-facing car seat. There are different types of rear-facing car seats: Infant-only seats can only be used rear-facing. Convertible and 3-in-1 car seats typically have higher height and weight limits for the rear-facing position, allowing you to use it for a longer period of time.



1 — 3 years

Keep your child rear-facing as long as possible. It's the best way to keep him or her safe. Your child should remain in a rear-facing car seat until he or she reaches the top height or weight limit allowed by your car seat's manufacturer. Once your child outgrows the rear-facing car seat, they are ready to travel in a forward-facing car seat with a harness.



4 — 7 years

Keep your child in a forward-facing car seat with a harness until he or she reaches the top height or weight limit allowed by your car seat's manufacturer. Once your child outgrows the forward-facing car seat with a harness, it's time to travel in a booster seat, but still in the back seat.



8 — 12 years

Keep your child in a booster seat until he or she is big enough to fit in a seat belt properly. The lap belt must lie snugly across the upper thighs, not the stomach. The shoulder belt should lie snug across the shoulder and chest and not cross the neck or face. Remember: children should always ride in the back seat because it's safer there.

SOURCE: *NHTSA*

rear-facing seats

In a crash, a rear-facing car seat cradles and moves with the child to reduce the stress to the fragile neck and spinal cord.

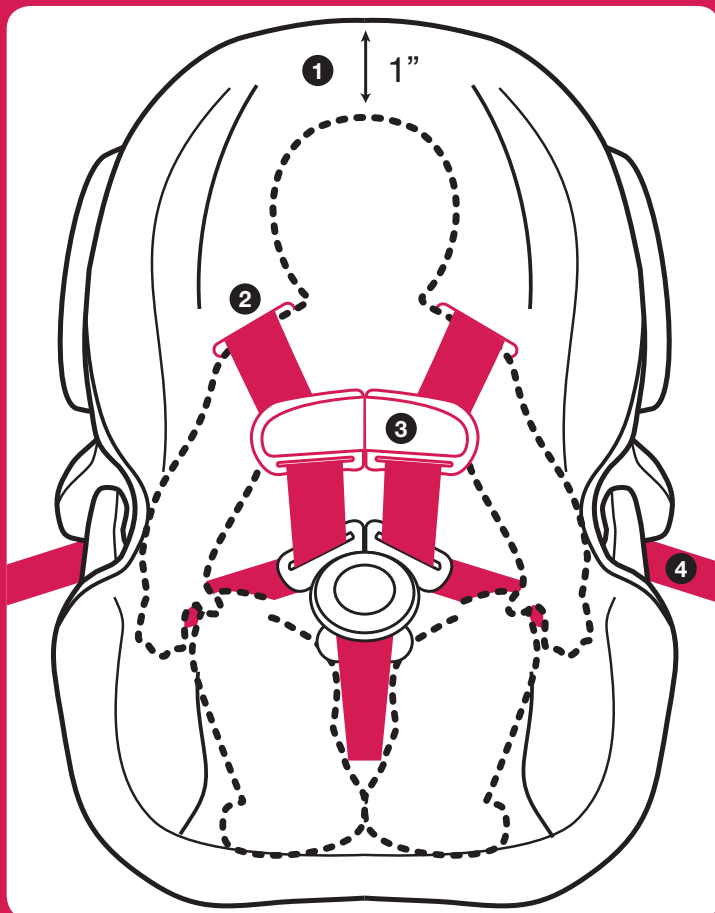
Use your hand to press the child safety seat tightly into the vehicle seat. If you are still unable to attain a tight fit, put your weight into the child safety seat, compress the vehicle seat and tighten the seat belt as much as possible. The infant seat should not move more than 1 inch from side to side and front to back at the belt path.

Get A Professional Opinion

A certified child passenger safety technician can check the installation of your child safety seat and answer questions. Contact the National Highway Traffic Safety Administration (NHTSA) for more information, or locate an inspection station here: nhtsa.gov/cps/cpsfitting



steps for securing your child



1 Top of the child's head should be no closer than one inch to the top of the plastic shell (rear-facing infant seat/convertible seat only). Coverings may exceed the top of the plastic shell.

2 Always keep harness straps snug, straight and flat. The straps should be positioned at or below the shoulders.

3 The harness chest clip keeps the shoulder straps in the correct position. The clip should be at the middle of the chest, level with the armpits.

4 Make sure the vehicle seat belt is in the correct path securing the infant seat. Follow manufacturer's instructions.



Rolled receiving blankets on either side of the child can provide support. Position receiving blankets from the top of the hips to the top of the head to provide support. **DO NOT** put rolled blankets around the head or underneath the child's head/neck.

forward-facing seats



Looking forward



As with the infant seats, it is imperative that forward-facing seats are correctly installed in your vehicle and the harnesses securing your child to that seat are properly aligned to his or her body. As babies grow into toddlers, they are often able to manipulate harness straps and clips themselves, so it is more important than ever to ensure that:

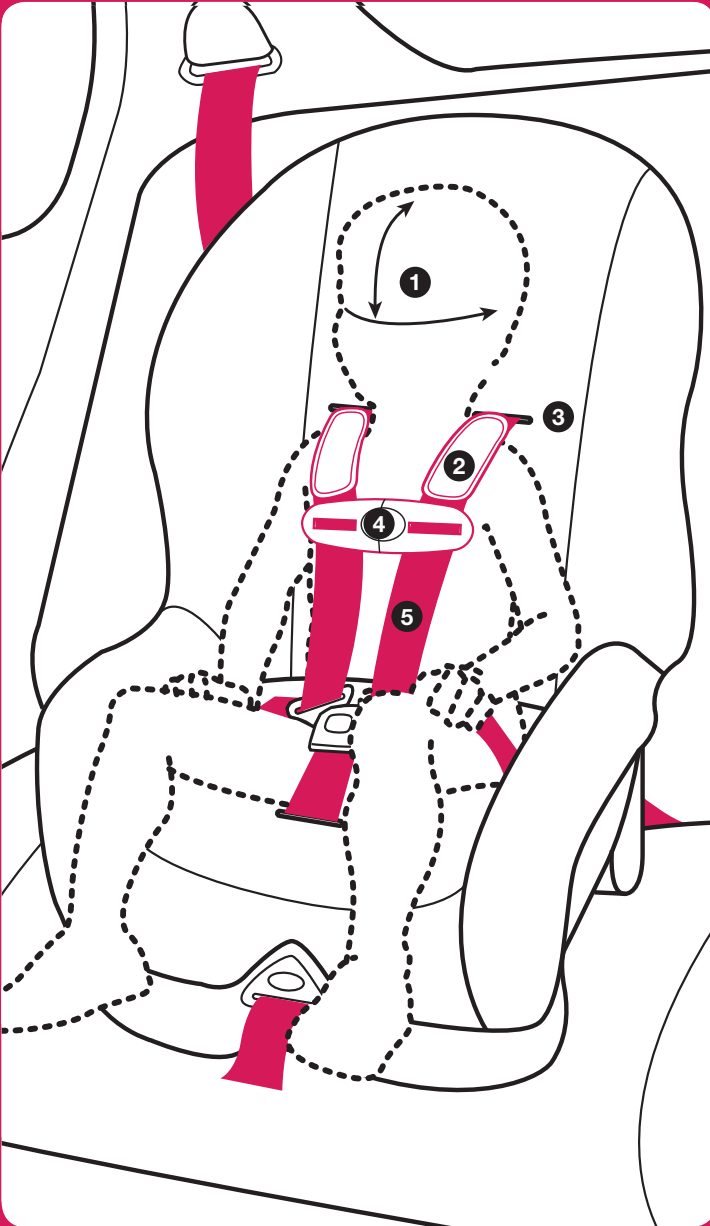
- The harness straps are snug, straight and flat;
- The harness chest clip is at the middle of the chest and level with the armpits;
- The mid-point of the back of the child's head is not above the top of the plastic shell.

Types of forward-facing seats:

- 1 **Convertible seats** can convert from rear-facing to forward-facing.
- 2 **Combination seats** have a 5-point internal harness system to secure a child up to 40 pounds or higher. The 5-point harness seat must be secured to the vehicle. With the removal of the internal harness, it then can be used as a high-back belt positioning booster (BPB) seat. Read the manufacturer's instructions for more information. Combination seats CANNOT be used in a rear-facing position.

Always use the top tether with any forward-facing car seat if your vehicle has top tether anchors.

steps for securing your child

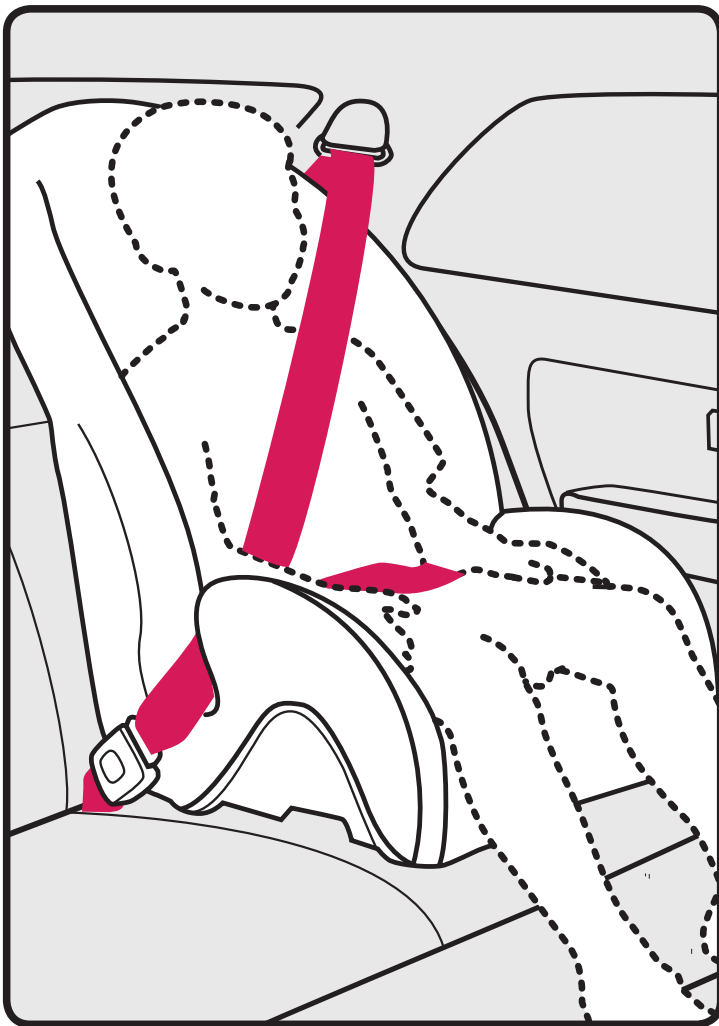


- 1 Mid-point of the back of the head should not be above the top of the seat's plastic shell.
- 2 Some seats have shoulder pads attached to the straps. If used, the pads must be properly positioned on the child's shoulders. Read the manufacturer's instructions for proper use.
- 3 Harness straps should be threaded through reinforced slots at or above your child's shoulders, never below.
- 4 Harness clip should be fastened at the middle of child's chest and level with armpits.
- 5 Harness straps should be snug, straight and lay flat.

EXTRA TIP:

With combination seats, if shoulders are above the highest harness slots, internal harness should be removed and the restraint should be used as a belt-positioning booster with the vehicle lap/shoulder belt.

belt-positioning booster seats



All children whose weight or height is above the forward-facing limit for their harnessed child safety seat should use a belt-positioning booster seat until the vehicle seat belt fits properly, typically when they have reached 4 feet 9 inches in height and are between 8 and 12 years of age.

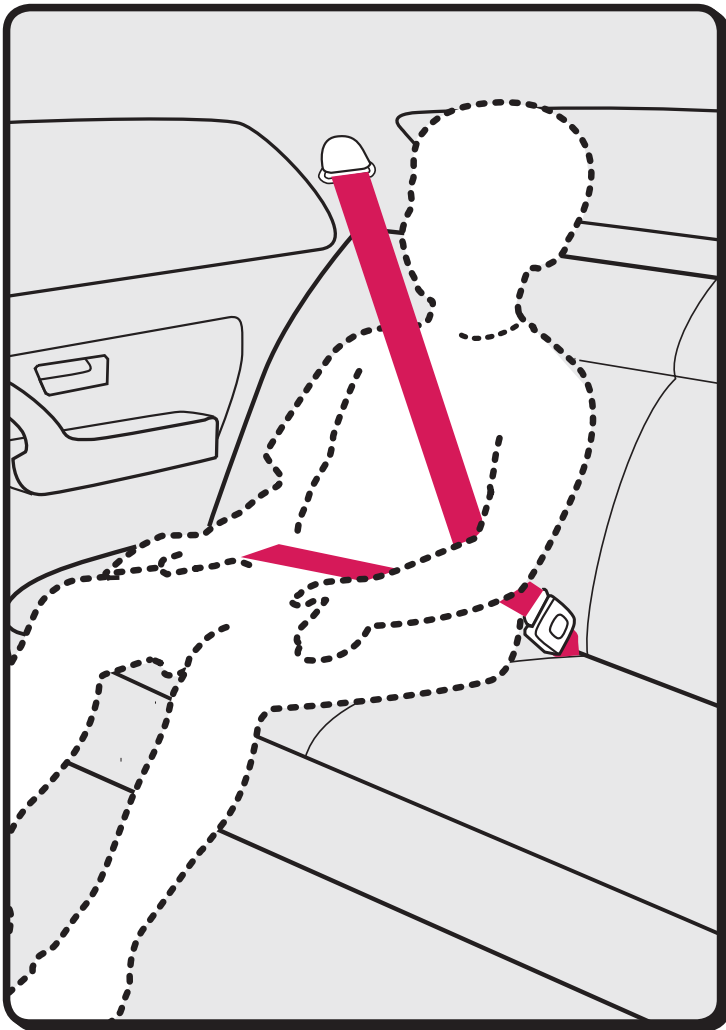
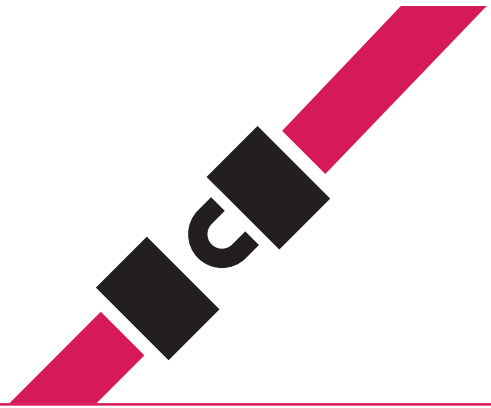
Why use booster seats?

Booster seats raise the child so that your vehicle's safety belts are properly aligned to the child's body and fit across the collar bone and thighs just as they would on an adult. There are two types of booster seats: the high-back and those without a back. The high-back features built-in head and neck restraints proportioned for children. The backless booster relies on head and neck protection built into the vehicle's seat.

Things to keep in mind when using a booster seat:

- ✓ The vehicle lap belt should fit snugly across the child's upper thighs while the shoulder belt is snug across the chest.
- ✓ Never use pillows, towels or books as a booster seat.
- ✓ Always use vehicle's combined lap/shoulder safety belts with boosters. Using one without the other can compromise your child's safety.
- ✓ Never allow children to play with hard toys or other objects. They can become dangerous projectiles during hard braking or crash situations.

seat belt systems



Once your child outgrows a booster seat (usually 4 ft. 9 in. or taller) you still want to make sure that the vehicle's safety belt is being worn the way it was designed and tested to be used.

Big kids still need to buckle up

Children should sit straight against the back of the vehicle seat with knees bent comfortably at the edge of the seat. Note that if your child's legs stick out straight, they are not yet ready to leave the booster seat.

Things to keep in mind when using a seatbelt system:

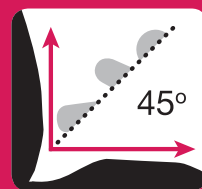
- ☒ Children should sit up straight, back against the vehicle seat with knees bent comfortably at the edge of the seat.
- ☒ Shoulder belt should be snug across the chest and the vehicle lap belt fits snug and low over the upper thighs, never across the stomach.
- ☒ Never put a small child in a seat belt. The incorrect placement of the lap shoulder belt can cause serious injuries in a crash.
- ☒ Never put a shoulder belt behind the back or under the arm.

basic safety tips



AVOID seats that are too big for your child

Always use a seat that is appropriate to your child's weight and height.



Position infant seat at the correct angle

Read the manufacturer's instructions to determine the correct angle (normally 30 to 45 degrees) for your child's infant seat. An upright angle could force the child's head to tilt forward and obstruct breathing.



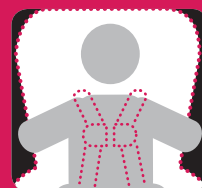
Getting the correct angle when not using the base

If you do install an infant seat without the base, make sure you get the correct angle. Rolled towels or foam noodles may be used at the crack of the vehicle seat to position most infant seats to the correct angle (approximately 30 to 45 degrees). Read the manufacturer's instructions to determine the correct angle and if the seat allows the use of rolled towels or foam noodles. **Not all infant seats can be installed without the base. Always check the owner's manual to be sure.**



Take the wraps off

Remove bulky clothing or blankets before placing the child in the restraint system. Never place blankets underneath or behind the child, or inside the harness system.



NEVER let children ride unrestrained

Most states require children under four years old to be properly restrained in an approved child safety seat.



NEVER put a rear-facing child safety seat in a forward-facing position

Keep your child in a rear-facing safety seat until he or she reaches the top height or weight limit allowed by the car seat's manufacturer.



avoid these dangerous mistakes



“Child Crusher” Position

Never hold a child on your lap in a moving car, even if you are buckled in — especially in the front seat. No human being is strong enough to hold a child in the event of a collision, and the unrestrained child is placed in additional risk from the vehicle's air bags. Children should always be properly restrained in the back seat.



Riding Shotgun

Although children may want to sit up front with the driver, this puts them too close to the dashboard and the passenger side air bag which, if it deploys, can seriously injure a child.



Riding With A Backpack

Children should never wear backpacks in the vehicle because they can interfere with the effectiveness of restraint systems.



A Lack Of Restraint

Never let a child ride in a moving vehicle without proper restraint for their weight and size.



Partial Restraint

Never use seat belts other than as intended — with both the shoulder harness and lap belt in proper positions.



Hard Toys

Don't allow children to play with hard toys or other objects that can become dangerous projectiles during hard braking and crash situations. Keep an assortment of soft toys and plush animals ready for in-car entertainment. Don't hang toys from infant seat handles. They can dislodge in a crash.

children & air bags



Air bag deployment zone

There's a good reason that all car manufacturers are required to display warning labels regarding inflatable restraint systems, or "air bags." They are designed to inflate with tremendous force and speed, and can cause serious injury or death to children, especially infants in rear-facing child safety seats.

That's why it's always a good idea for children under 13 years of age to be properly restrained in the back seat of the vehicle.

Warning labels

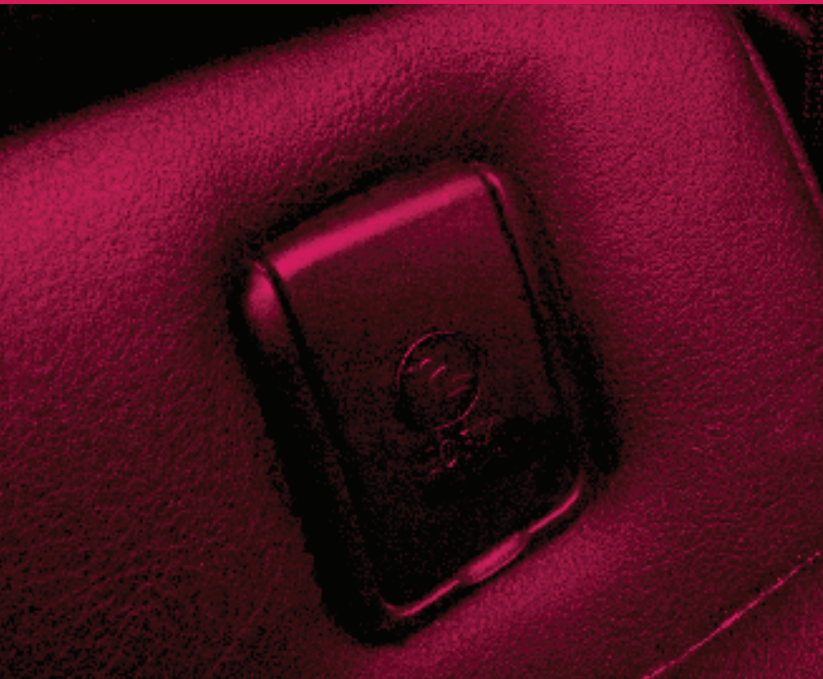


Many newer vehicles are equipped with air bags, and even inflatable seat belts, to help protect both front and rear seat occupants. By law, all restraint systems are required to have an air bag warning label. If you're not sure about your vehicle, it's simply a matter of looking for the warning labels provided by the manufacturer, which can be found in a variety of locations, including:

- Seat belts
- Vehicle sun visor
- Side of seat

IN GENERAL, CHILDREN UNDER 13 YEARS OF AGE SHOULD ALWAYS BE SEATED IN THE BACK OF THE VEHICLE AND PROTECTED BY SIZE-APPROPRIATE SAFETY RESTRAINTS.

match the child seat to the vehicle



Upper tether attachment

For forward-facing seats, you must use both the lower attachments and the top tether strap. Most rear-facing seats do not allow for the use of the upper tether. Read your child safety seat instructions for proper use.

Lower anchors & tethers for children (LATCH)

LATCH is an acronym for Lower Anchors and Tethers for Children and describes an alternative, simplified way to attach the child safety seat to the vehicle. LATCH systems secure a child safety seat to the vehicle's rear seats using straps from the child safety seat that connect to special metal anchors built into the vehicle. However, unless both the vehicle and the child safety seat are designed to use the LATCH system, the vehicle's safety seat belt will need to be used to secure the child safety seat instead. The LATCH system and the vehicle's seat belt system should never be used together.

If you're not sure about your vehicle, read the manufacturer's instructions to determine if it is equipped with the LATCH system, to locate the latch anchors, and look up the recommended weight restrictions. It is important to note that installing child safety seats with either the vehicle's seat belt or the LATCH system is equally safe as long as the child safety seat is installed correctly and fits securely in the vehicle.



Compatibility issues



Pickup Truck Jump Seats

Child safety seats cannot be used safely in side-facing pickup truck jump seats. Never try to position a child safety seat in a jump seat.



Seat Buckles

Older vehicles with the seat belt buckles on extended webbing, instead of fixed into the seat, can make it difficult to install a child safety seat in the correct position.



Contoured Seats

Cars with deep bucket seats or contoured to accommodate a hump in the center can make it difficult or impossible to install a child safety seat in the correct position. To be sure a child safety seat will fit properly in your vehicle, try installing it before you purchase it.



Locking Clips

Some older vehicle seat belt systems require additional hardware, such as a locking clip, to secure the child restraint. Newer seat belt systems have a built-in locking mechanism. Refer to the vehicle manufacturer's instructions to determine whether to use a locking clip to secure the child safety seat.

Special needs

Premature infants and children with respiratory difficulties, orthopedic challenges, neurological and behavioral problems may require special child restraints. Depending on your child's needs, you will want to make sure that your vehicle can accommodate its unique requirements. For more information, visit the American Academy of Pediatrics (AAP) at aap.org

notes

access more free educational materials today



THE USAA
EDUCATIONAL
FOUNDATION®

can help you look out for the best interests of your family or an organization with free educational information.

Basic Investing
Making Your Home
A Safer Place
Behind The Wheel
Distracted Driving
Planning For Retirement
Suicide Prevention
When Disaster Strikes:
Readiness & Recovery
Life After The Military

Visit usaafoundation.org to download digital versions or to order up to 250 printed copies of select publications or videos. Please call **(800) 531-6196** if you would like more than 250 copies. There is no charge for shipping. Some titles are not available in print.



THE USAA
EDUCATIONAL
FOUNDATION®

FOR MORE INFORMATION PLEASE VISIT:

usaaedfoundation.org



THE USAA
EDUCATIONAL
FOUNDATION®

This publication is not intended to be, and is not medical, safety, legal, tax or investment advice. It is only a general overview of the subject presented. The USAA Educational Foundation, a nonprofit organization, does not provide professional services for financial, accounting or legal matters. Applicable laws are complex, the penalties for non-compliance may be severe, and the applicable law of your state may differ. Consult your tax and legal advisers regarding your specific situation.

The USAA Educational Foundation does not endorse or promote any commercial supplier, product, or service. The Department of Defense, its military branches (Army, Marine Corps, Navy, Air Force and Coast Guard) and other governmental agencies do not endorse or favor any of the information, products or services contained in this publication.

USAA is the sponsor of The USAA Educational Foundation. The USAA Educational Foundation www.usaaedfoundation.org is a registered trademark. The USAA Educational Foundation 2014. All rights reserved.

70544-0314

